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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/323,210 06/01/99 ZEANAH

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EXAMINER

INGBERG, T

ART UNIT	PAPER NUMBER
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2122

DATE MAILED:

10/02/01

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

SM

Office Action Summary

Application No.

09/323,210

Applicant(s)

James Zeanah et al.

Examiner

Todd Ingberg

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136 (a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on Jan 20, 2000
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 58-107 is/are pending in the application.
- 4a) Of the above, claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 58-107 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claims _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are objected to by the Examiner.
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119

- 13) ☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).
- a) ☐ All b) ☐ Some* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- *See the attached detailed Office action for a list of the certified copies not received.
- 14) ☒ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

Attachment(s)

- 15) ☒ Notice of References Cited (PTO-892)
- 16) ☒ Notice of Draftsperson's Patent Drawing Review (PTO-948)
- 17) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s). 3
- 18) ☐ Interview Summary (PTO-413) Paper No(s). _____
- 19) ☐ Notice of Informal Patent Application (PTO-152)
- 20) ☐ Other: _____

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DETAILED ACTION

Claims 58 - 107 have been examined.

Renumbering of claims is explained in the following paragraph.

Preliminary Amendment

1. This application has been examined responsive to the application filed 6/1/99 and the preliminary amendments filed 6/1/99 and 1/20/2000. The application was originally filed on 6/1/99 with misnumbered claims. The claims originally filed were 1-20 and 22-58 (claim 21 was missing) and therefore claims 22-58 were renumbered as per 37 CFR 1.126 to be 21-57 respectively, leaving claims 1-57 pending. The preliminary amendment filed 6/1/99 asked to cancel claims 1-20 and 22-58 and add new claims 59-108. Since the originally filed claims were in part renumbered, the amendment was handled as follows: claims 1-57 were canceled and claims 59-108 were entered and renumbered as per 37 CFR 1.126 as claims 58-107 respectively. Careful consideration was also given to dependent claim renumbering to ensure that the dependent claims depended from those which applicant intended them to be dependent from. Thus, claims 58-107 remain pending. If applicant intends to add additional claims they should begin with claim number 108. As a courtesy the following is a list of the renumbered claims:

Claim 58

A system for delivering services from a host site to a remote device, comprising: a mini-app dialog component for receiving a request for a service function from the remote device; and a transaction

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executor component instantiated by the mini-app dialog component to perform the requested service function.

Claim 59

The system as set forth in claim 58 wherein the service function is requested from a user at the remote device.

Claim 60

The system as set forth in claim 59, wherein the user includes a customer of the host site.

Claim 61

The system as set forth in claim 59; wherein the user includes an employee of the host site.

Claim 62

The system as set forth in claim 59; wherein the user includes a service provider external to the host site.

Claim 63

The system as set forth in claim 58; wherein the mini-app dialog component also collects information from the remote device.

Claim 64

The system as set forth in claim 63, further comprising a presentation manager component for mapping the information from the remote device into a canonical representation of the information.

Claim 65

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The system as set forth in claim 63, wherein the information from the remote device is collected by the mini-app dialog component as a canonical representation of the information.

Claim 66

The system as set forth in claim 63; wherein the information from the remote device is in a format designated for the remote device.

Claim 67

The system as set forth in claim 58, wherein the remote device comprises a computer.

Claim 68

The system as set forth in claim 58; wherein the remote device comprises a telephone.

Claim 69

The system as set forth in claim 58, wherein the remote device comprises a display device.

Claim 70

The system as set forth in claim 58; wherein the remote device comprises an automated teller machine.

Claim 71

The system as set forth in claim 58, wherein the remote device comprises a personal data assistant.

Claim 72

A method for delivering services from a host site to one or more users through one or more remote devices, comprising: receiving a first request for a service function from a first user

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through a first remote device, wherein the first request for a service function is in a first format designated for a first remote device; converting the first request for a service function from the first format into a canonical format; performing the first requested service function based on the canonical format of the first request for a service function.

Claim 73

The method as set forth in claim 72, further comprising: outputting a welcome page to the first user through the first remote device; and collecting the first user's identity and preference information.

Claim 74

The method as set forth in claim 72, further comprising: generating a first response relating to the first performed service function; formatting the first response in the first format designated for the first remote device; and sending the first formatted response to the first user through the first remote device.

Claim 75

The method as set forth in claim 72, further comprising: instantiating a mini-app dialog component.

Claim 76

The method as set forth in claim 72, wherein performing the first requested service function comprises: collecting sufficient information from the first user; and instantiating a transaction executor component to perform the first requested service function.

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Claim 77

The method as set forth in claim 72, further comprising: receiving a second request for a service function from a second user through a second remote device, wherein the second request for a service function is in a second format designated for a second remote device; converting the second request for a service function from the second format into the canonical format; performing the second requested service function based on the canonical format of the second request for a service function.

Claim 78

The method as set forth in claim 72, further comprising:
receiving a second request for a service function from a second user through the first remote device; performing the second requested service function.

Claim 79

The method as set forth in claim 72, wherein the remote device comprises a display device.

Claim 80

The method as set forth in claim 72 wherein the one or more users include a customer of the host site.

Claim 81

The method as set forth in claim 72, wherein the one or more users include an employee of the host site.

Claim 82

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The method as set forth in claim 72, wherein the one or more users include a service provider external to the host site.

Claim 83

A system for delivering services to a user through a remote device, comprising:
a presentation manager for receiving a request for a service function from the user through the remote device and for converting the request into a canonical format; and a transaction executor component for performing the requested service function based on the canonical format.

Claim 84

The system as set forth in claim 83, further comprising a welcome mat
for collecting user identity and preference information.

Claim 85

The system as set forth in claim 84, further comprising a navigation shell for informing the user of
available service functions based on the collected user identity and preference information.

Claim 86

The system as set forth in claim 84, further comprising a mini-app dialog component for collecting
information relating to the requested service function from the user through the remote device and
for instantiating the transaction executor component.

Claim 87

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The system as set forth in claim 86, further comprising a navigation shell instantiated by the welcome mat for receiving the requested service function from the presentation manager and for instantiating the mini-app dialog component.

Claim 88

The system as set forth in claim 84 further comprising a customer services set for providing a profile of the user based at least on the collected user identity.

Claim 89

The system as set forth in claim 88, wherein the customer services set comprises a customer identification (ID) component which contains information relating the user identity.

Claim 90

The system as set forth in claim 88; wherein the customer services set comprises a customer relationship component which contains information identifying a transactional relationship between the user and a host institution that provides the services to the user via the system.

Claim 91

The system as set forth in claim 88, wherein the customer services set comprises an issuer component which contains information about a host institution that uses the system to provide services to users.

Claim 92

The system as set forth in claim 88, wherein the customer services set comprises an acquire component which contains information about an acquiring business for a session.

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Claim 93

The system as set forth in claim 88, wherein the customer services set comprises an account component which contains information about one or more accounts of the user.

Claim 94

The system as set forth in claim 83, further comprising a session controller component for receiving an initial contact from the user through the remote device and for instantiating a session component for a session bubble associated with the user.

Claim 95

The system as set forth in claim 94 , wherein the transaction executor component is associated with the session bubble.

Claim 96

The system as set forth in claim 95, wherein the session controller component is also for receiving an initial contact from another user through the remote device and for instantiating another session component for another session bubble associated with the another user.

Claim 97

The system as set forth in claim 96, further comprising another transaction executor component associated with the another session bubble.

Claim 98

The system as set forth in claim 97, further comprising a mini-app dialog component associated with each of the session bubbles for collecting information from the user of the respective session

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bubble and for instantiating the transaction executor component associated with the respective session bubble.

Claim 99

The system as set forth in claim 98, further comprising an interface component for interfacing with the, users for the session bubbles and for routing the information from each user to the mini-app dialog component associated with the respective session bubble.

Claim 100

The system as set forth in claim 97, further comprising a back door man component for coordinating messages between the transaction executor components in the session bubbles and a single external service provider.

Claim 101

The system as set forth in claim 94, wherein the session component instantiates a welcome mat component for collecting the user's identity and preference information.

Claim 102

The system as set forth in claim 94 , wherein the session controller component is also for receiving an initial contact from another user through the remote device and for instantiating another session component for another session bubble associated with the another user.

Claim 103

The system as set forth in claim 102, further comprising a system services set for providing common services to the session bubbles.

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Claim 104

The system as set forth in claim 83, wherein the remote device comprises a display device.

Claim 105

The system as set forth in claim 83, wherein the user includes a customer of a host institution that uses the system to deliver services.

Claim 106

The system as set forth in claim 83, wherein the user includes an employee of a host institution that uses the system to deliver services.

Claim 107

The system as set forth in claim 83; wherein the user includes a service provider external to the system.

Information Disclosure Statement

2. The Information Disclosure Statement (IDS) filed January 20, 2000 has been considered.

Drawings

3. New formal drawings are required in this application with corrections as indicated by the Draftsperson on PTO form 948. Applicant is advised to employ the services of a competent patent draftsperson outside the Office, as the Patent and Trademark Office no longer prepares new drawings.

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Priority

4. Applicant's claim for domestic priority under 35 U.S.C. 119(e) is acknowledged. An effective filing date of October 31, 1996 has been established by Provisional application 60/029,209.

Specification

5. Amendments to the Specification have been entered as contained in the Preliminary Amendment filed on January 20, 2000.

Claim Rejections - 35 USC § 112

6. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

7. Claims 60, 61, 80, 81, 105 and 106 provides for the use of a computer by a Customer and an Employee , but, since the claim does not set forth any steps involved in the method/process, it is unclear what method/process applicant is intending to encompass. A claim is indefinite where it merely recites a use without any active, positive steps delimiting how this use is actually practiced.

Claims 60, 61, 80, 81, 105 and 106 are rejected under 35 U.S.C. 101 because the claimed recitation of a use, without setting forth any steps involved in the process, results in an improper definition of a process, i.e., results in a claim which is not a proper process claim under 35 U.S.C. 101. See for example *Ex parte Dunki*, 153 USPQ 678 (Bd.App. 1967) and *Clinical Products, Ltd. v. Brenner*, 255 F. Supp. 131, 149 USPQ 475 (D.D.C. 1966).

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Claim Rejections - 35 USC § 102

8. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

9. Claims 58 - 67, 69, 72-107 are rejected under 35 U.S.C. 102(a) as being anticipated by "Absolute Beginner's Guide To **Networking**, Second Edition, Mark Gibbs et al. November 21, 1994.

Claim 58

Network anticipate a system for delivering services from a host site to a remote device (**Network**, page 322, Login to Server and **Network**, page 378, Security), comprising: a mini-app dialog component for receiving a request for a service function from the remote device; and a transaction executor component instantiated by the mini-app dialog component to perform the requested service function (**Network**, page 323, the Script to attach and logon).

Claim 59

The system as set forth in claim 58 wherein the service function is requested from a user at the remote device. (**Network**, page 171, Remote Procedure Call (RPC))

Claim 60

The system as set forth in claim 59, wherein the user includes a customer of the host site. (Given an interpretation of login of a user - **Network**, page 322)

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Claim 61

The system as set forth in claim 59; wherein the user includes an employee of the host site. (Given an interpretation of login of a user - **Network**, page 322)

Claim 62

The system as set forth in claim 59; wherein the user includes a service provider external to the host site. (**Network**, page 171, Remote Procedure Call (RPC)).

Claim 63

The system as set forth in claim 58; wherein the mini-app dialog component also collects information from the remote device (**Network**, page 78, Data Storage and page 278).

Claim 64

The system as set forth in claim 63, further comprising a presentation manager component for mapping the information from the remote device into a canonical representation of the information (**Network**, page 439, Presentation layer by definition).

Claim 65

The system as set forth in claim 63, wherein the information from the remote device is collected by the mini-app dialog component as a canonical representation of the information (Interpreted as the hardware required to make claim 64 work as in inherent).

Claim 66

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The system as set forth in claim 63; wherein the information from the remote device is in a format designated for the remote device (Interpreted as Native mode - running one's own operating system, as opposed to an emulated environment- considered normal practice/ use).

Claim 67

The system as set forth in claim 58, wherein the remote device comprises a computer. (**Network**, page 271, terminals on a network).

Claim 69

The system as set forth in claim 58, wherein the remote device comprises a display device (**Network**, page 271, terminals on a network).

Claim 72

Network anticipates a method for delivering services from a host site to one or more users through one or more remote devices (**Network**, page 44, a Network - wide variety of topologies), comprising: receiving a first request for a service function from a first user through a first remote device (**Network**, page 322, Login to Server, **Network**, page 378, Security), wherein the first request for a service function is in a first format designated for a first remote device; converting the first request for a service function from the first format into a canonical format (Presentation layer of OSI by definition); performing the first requested service function based on the canonical format of the first request for a service function (**Network**, page 433, 70-71, Client Server model by definition and the implementation of a network that utilizes the OSI model with emphasis on the Presentation layer).

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Claim 73

The method as set forth in claim 72, further comprising: outputting a welcome page (**Network**, page 322, logon screen) to the first user through the first remote device; and collecting the first user's identity and preference information (**Network**, page 326, Profile login scripts) .

Claim 74

The method as set forth in claim 72, further comprising: generating a first response relating to the first performed service function; formatting the first response in the first format designated for the first remote device; and sending the first formatted response to the first user through the first remote device. (**Network**, page 70-71 and 433, Client Server and OSI - Presentation layer above)

Claim 75

The method as set forth in claim 72, further comprising: instantiating a mini-app dialog component. As per claim 74.

Claim 76

The method as set forth in claim 72, wherein performing the first requested service function comprises: collecting sufficient information from the first user; and instantiating a transaction executor component to perform the first requested service function. As per claim 73 - logon operation.

Claim 77

The method as set forth in claim 72, further comprising: receiving a second request for a service function from a second user through a second remote device, wherein the second request for a

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service function is in a second format designated for a second remote device; converting the second request for a service function from the second format into the canonical format (OSI - Presentation layer emphasised); performing the second requested service function based on the canonical format of the second request for a service function (**Network**, page 212, second request could easily be a file server request in a client server environment).

Claim 78

The method as set forth in claim 72, further comprising: receiving a second request for a service function from a second user through the first remote device; performing the second requested service function. As per claim 77.

Claim 79

The method as set forth in claim 72, wherein the remote device comprises a display device. As per claim 69.

Claim 80

The method as set forth in claim 72 wherein the one or more users include a customer of the host site. (Given an interpretation of login of a user - **Network**, page 322)

Claim 81

The method as set forth in claim 72, wherein the one or more users include an employee of the host site. (Given an interpretation of login of a user - **Network**, page 322)

Claim 82

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The method as set forth in claim 72, wherein the one or more users include a service provider external to the host site. (**Network**, page 171, Remote Procedure Call (RPC))

Claim 83

Network anticipates a system for delivering services to a user through a remote device (**Network**, page 44, a Network - wide variety of topologies), comprising: a presentation manager for receiving a request for a service function from the user through the remote device (**Network**, page 322, Login to Server and **Network**, page 378, Security) and for converting the request into a canonical format (Presentation layer of OSI by definition); and a transaction executor component (**Network**, page 323, the Server associated to user, Script to attach and logon for performing the requested service function based on the canonical format **Network**, page 433, 70-71, Client Server model by definition and the implementation of a network that utilizes the OSI model with emphasis on the Presentation layer).

Claim 84

The system as set forth in claim 83, further comprising a welcome mat (**Network**, page 322, logon screen) for collecting user identity and preference information. (**Network**, page 323, the script to attach and logon and **Network**, page 326, Profile logon script),

Claim 85

The system as set forth in claim 84, further comprising a navigation shell for informing the user of available service functions based on the collected user identity and preference information.

(**Network**, page 323, the script to attach and logon as per claim 84).

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Claim 86

The system as set forth in claim 84, further comprising a mini-app dialog component for collecting information relating to the requested service function from the user through the remote device and for instantiating the transaction executor component. As per claim 63.

Claim 87

The system as set forth in claim 86, further comprising a navigation shell instantiated by the welcome mat (**Network**, page 322, logon screen, as per claim 84) for receiving the requested service function from the presentation manager and for instantiating the mini-app dialog component. As per claim 83.

Claim 88

The system as set forth in claim 84 further comprising a customer services set for providing a profile of the user based at least on the collected user identity. As per claim 84.

Claim 89

The system as set forth in claim 88, wherein the customer services set comprises a customer identification (ID) component which contains information relating the user identity. As per claim 84.

Claim 90

The system as set forth in claim 88; wherein the customer services set comprises a customer relationship component which contains information identifying a transactional relationship

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between the user and a host institution that provides the services to the user via the system (**Network**, Client Server, page 433, page 70-71 and use of information such as IP address).

Claim 91

The system as set forth in claim 88, wherein the customer services set comprises an issuer component which contains information about a host institution that uses the system to provide services to users. (**Network**, response to a request on the server side in a Client Server architecture, page 71).

Claim 92

The system as set forth in claim 88, wherein the customer services set comprises an acquire component which contains information about an acquiring business for a session (**Network**, request from the Client side in a Client Server architecture, page 71).

Claim 93

The system as set forth in claim 88, wherein the customer services set comprises an account component which contains information about one or more accounts of the user (**Network**, page 378, Security).

Claim 94

The system as set forth in claim 83, further comprising a session controller component for receiving an initial contact from the user through the remote device and for instantiating a session component for a session bubble associated with the user. (Given an interpretation of login of a user - **Network**, page 323 and the session spawn by the login process).

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Claim 95

The system as set forth in claim 94 , wherein the transaction executor component is associated with the session bubble. (Given an interpretation of login of a user - **Network**, page 324 and the session with a default server to execute transactions)

Claim 96

The system as set forth in claim 95, wherein the session controller component is also for receiving an initial contact from another user through the remote device and for instantiating another session component for another session bubble associated with the another user. As per claim 94.

Claim 97

The system as set forth in claim 96, further comprising another transaction executor component associated with the another session bubble. (Given an interpretation of the definition of a **network** as in multiple servers present which a user can use. Numerous configurations could be cited such as Page 182, Peer-to-Peer)

Claim 98

The system as set forth in claim 97, further comprising a mini-app dialog component associated with each of the session bubbles for collecting information from the user of the respective session bubble and for instantiating the transaction executor component associated with the respective session bubble. As per claim 63.

Claim 99

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The system as set forth in claim 98, further comprising an interface component for interfacing with the users for the session bubbles (as evident by logon screen above)and for routing the information from each user to the mini-app dialog component associated with the respective session bubble (Client server as per above) .

Claim 100

The system as set forth in claim 97, further comprising a back door man component for coordinating messages (**Network**, page 54-56, 439, routers) between the transaction executor components in the session bubbles and a single external service provider. (**Network**, page 171, Remote Procedure Call (RPC))

Claim 101

The system as set forth in claim 94, wherein the session component instantiates a welcome mat (**Network**, page 322, logon screen) component for collecting the user's identity and preference information. (**Network**, page 323, the script to attach and logon).

Claim 102

The system as set forth in claim 94 , wherein the session controller component is also for receiving an initial contact from another user through the remote device and for instantiating another session component for another session bubble associated with the another user. As per claim 94.

Claim 103

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The system as set forth in claim 102, further comprising a system services set for providing common services to the session bubbles. (Given an interpretation of login of a user - **Network**, page 323 and the session spawn by the login process)

Claim 104

The system as set forth in claim 83, wherein the remote device comprises a display device. As per claim 69.

Claim 105

The system as set forth in claim 83, wherein the user includes a customer of a host institution that uses the system to deliver services. (Given an interpretation of login of a user - **Network**, page 322)

Claim 106

The system as set forth in claim 83, wherein the user includes an employee of a host institution that uses the system to deliver services. (Given an interpretation of login of a user - **Network**, page 322)

Claim 107

The system as set forth in claim 83; wherein the user includes a service provider external to the system. (**Network**, page 171, Remote Procedure Call (RPC)).

Claim Rejections - 35 USC § 103

10. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

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(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

11. Claims 68, 70 are rejected under 35 U.S.C. 103(a) as being unpatentable over USPN

5,465,206 **Hilt** issued November 7, 1995.

Claims 68 and 70

The system as set forth in claim 58; wherein the remote device comprises a telephone.

Networking does not teach all the possible types of devices that are well known to be able to attach to a network, such as a telephone or an automated teller machine. It is Hilt who teaches the connecting of a phone and ATM to a network (Hilt, Abstract). Therefore, it would have been obvious to combine the teachings of Networking with Hilt because, remote devices increase access to a network.

12. Claim 71 is rejected under 35 U.S.C. 103(a) as being unpatentable over USPN 6,000,000

Hawkins October 31, 1995.

Claim 71

Networking does not teach all the possible types of devices that can be attached to a network such as a PDA. It is Hawkins who teaches attaching a PDA to a network (**Hawkins**, Abstract and figure with communications link). Therefore, it would have been obvious to combine the teachings of Networking with Hawkins because, remote devices increase access to a network.

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Conclusion

13. The scope of the Applicant's original presentation in the claimed invention is in the field of networking. The networking industry is well established. It appears from the Applicant's Background of Invention that they are stating wide area networking has finally reached the financial industry. The disclosure does not speak of any legal barriers that prohibited old and well known technology (networking) from being introduced to the financial industry such as interstate banking or international banking laws..

The Examiner easily found more references related to multilingual financial application than one could possibly put on record or exhaust in a reasonable amount of time. In turning to the aspect of what appears to be a help file for different banking laws by country. The exact tie into the networking aspect of the invention is unclear in terms of the claim language.

The independent claims are currently devoid of any tie to the financial institution application as found in the Specification and seems to be attempting to claim to have invented simple networking and running an application on a network with one or more devices attached to the network.

The claims were given the broadest reasonable interpretation in view of the Specification.

Correspondence Information

14. Any inquiry concerning this communication or earlier communications from the Examiner should be directed to **Todd Ingberg** whose telephone number is **(703) 305-9775**. The Examiner can normally be reached on Monday, Tuesday, Thursday and Friday from 6:30 a.m. to 5:00 p.m.

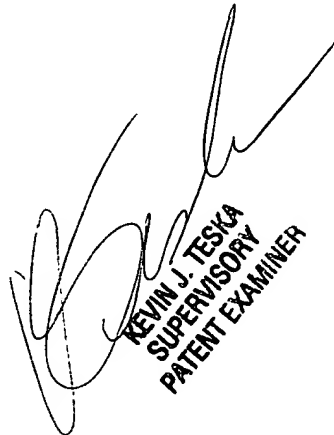
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Until, October 22, 2001 then the Examiner's work schedule will be Monday through Thursday from 6:30 a.m. to 5:00 p.m.

If attempts to reach the examiner by telephone are unsuccessful, the **Examiner's Supervisor**, Mark Powell is on an extended work detail, **Acting Supervisor Kevin Teska** can be reached at **(703)305-9704**. Any response to this office action should be mailed to: **Director of Patents and Trademarks Washington, D.C. 20231** or **faxed to: (703) 308-9051**, (for formal communications intended for entry) Or: **(703) 308-1396**, (for informal or draft communications, please label "PROPOSED" or "DRAFT") **Hand-delivered** responses should be brought to **Crystal Park II, 2121 Crystal Drive Arlington, Virginia, (Receptionist located on the sixth floor).**

Todd Ingberg

October 1, 2001



KEVIN J. TESKA
SUPERVISORY
PATENT EXAMINER